

# PRESS RELEASE

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**FOR IMMEDIATE RELEASE**  
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## **USDA RURAL DEVELOPMENT HOUSING LOAN SPECIALISTS** **TO HOLD OFFICE HOURS AT SOUTHWICK TOWN HALL**

AMHERST, MA – USDA Rural Development will hold **special office hours at the Southwick Town Hall on Wednesday, August 17 from 12:30PM to 3:30PM.**

USDA Rural Development, an agency within the United States Department of Agriculture, will be holding the special office hours in Southwick in order to promote two of its programs which encourage homeownership and enable existing rural homeowners to repair, renovate, or provide handicap accessibility to their homes. Interested individuals will have a chance to speak to a USDA Rural Development Loan Specialist about their eligibility for USDA Housing Programs and complete a housing application if they wish.

The special USDA Rural Development office hours will continue to be held from 12:30 pm to 3:30 pm on the third Wednesday of each month until July, 2006 (September 21; October 19; November 16; December 21; January 18, 2006; February 15; March 15; April 19; May 17; June 21; and July 19, 2006).

Through USDA Rural Development's Home Improvement Loan and Grant Program (Section 504), funds may be made available, for example, to repair a leaking roof; replace a wood stove with central heating; or to construct a front-door ramp for someone using a wheelchair. Low income families and individuals can receive loans at a 1% interest rate directly from USDA Rural Development and homeowners that are 62 years of age and older are eligible for home improvement grants which do not have to be repaid. While grant funds are generally limited, loan funds are readily available.

In addition to the Home Improvement Program, USDA Rural Development has funds available for its home loan program (Section 502) for moderate to very low income rural homebuyers. This program provides individuals and families the opportunity to purchase or build a home with no-down-payment and financing of up to 100%.

For more information about USDA Rural Development office hours at the Southwick Town Hall, please call USDA Rural Development at: (413) 253-4314 or the Southwick Town Hall at: (413) 569-3137.

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